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Sheet 1 of 1

LIST OF REFERENCES CITED BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO.	APPLICATION NO.
	10304-003-999	09/661,271
	APPLICANT	
	Ward et al.	
	FILING DATE	GROUP
	September 13, 2000	210 36 25

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
J	AA	4,953,085	8/1990	Atkins	364	408	
	AB	5,611,052	3/1997	Kykstra et al.	395	238	
	AC	5,664,115	9/1997	Fraser	705	37	
	AD	5,644,726	7/1977	Oppenheimer	395	238	
	AE	5,797,133	8/1998	Jones et al.	705	38	
	AF	5,924,082	7/1999	Silverman et al.	705	37	
	AG	5,930,776	7/1999	Dykstra et al.	705	38	
	AH	5,940,812	8/1999	Tengel et al.	705	38	
	AI	5,966,699	10/1999	Zandi	705	38	
	AJ	5,946,668	8/1999	George	705	38	
	AK	5,983,206	11/1999	Oppenheimer	705	38	
	AL	5,995,947	11/1999	Fraser et al.	705	38	
	AM	6,016,482	1/2000	Molinari et al.	705	35	

FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
	AN							
	AO							
	AP							
	AQ							
	AR							

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

	AS	
	AT	
	AU	
	AV	

EXAMINER

DATE CONSIDERED


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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

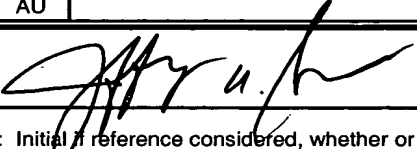
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				WARD et al.			
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*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
J	AA	5,995,947	11/30/99	Fraser et al.			
J	AB						
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
							YES NO
	AC						
OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)							
J	AD	From Dialog Classic Web (TM) File 9, Commercial Mortgage Lending Goes Online, Bank Technology News, v 13, n6, p 48, June 2000, see pg. 1+.					
J	AE	From Dialog Classic Web (TM) File 20, LoanApp.com Signs Up More Than 150 Mortgage Companies, Business Wire, 25 Oct. 1999, see pg. 1+.					
J	AF	From Dialog Classic Web (TM) File 20, Bank One's Finance One Group Joins the Lending Tree Network, Business Wire, 19 Nov. 1998, see pg. 1+.					
J	AG	ORR, Easy Money (The Future of Online Lending), ABA Banking Journal, 92, 3, 41, Mar. 2000 (from Dialog Classic Web (TM) File 148).					
J	AH	STRICKBERGER, Commercial Mortgage Lending Goes Online, Pg. 48-49+, June 2000 (From Dialog Classic Web (TM) File 268).					
J	AI	BALDO, New Age Lenders or Grave Dancers? Treasury & Risk Management, v 9, n1, p. 13-14, Jan. 1999, see p. 1-3 (From Dialog Classic Web (TM) File 13).					
J	AJ	STEEL, 'Detecting' The Highest Bid (Mortgage Lenders Can Use Software Products to Determine Which Bid to Accept for their Loan Packages), Mortgage Technology, v 5, n3, p. 48-54, May 1998 (from Dialog Classic Web (TM) File 13).					
J	AK	ERVOLINI, Trends in Commercial Mortgage Loan Pricing, Commercial Lending Review v 16, n1, p. 40-42, Winter 2000/2001, see pp. 1-3, (from Dialog Classic Web (TM) File 15).					
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J	AM	TEALDI et al., PGPUB-DOCUMENT-NUMBER: 20010029482, Online Mortgage Approval and Settlement System & Method Therefore, 11 Oct., 2001, see the background, the summary, and claims 6, 26.					
J	AN	TENENBAUM, PGPUB-DOCUMENT-NUMBER: 20010027436, On-Line Market Environment (OLME), 04 Oct. 2001, see claims 1, 10.					

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	AO	RAVEIS, PGPUB-DOCUMENT-NUMBER: 20010005829, System and Method for Managing Customer Relationships Over a Distributed Computer Network, 28 June 2001, see the background and the summary of the invention.
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